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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|--|-------------|----------------------|------------------------------------|------------------|
| 09/932,808 | 08/17/2001 | Gregory Fx Iannacci | GFX-113 | 5862 |
| 30212 | 7590 | 05/21/2007 | | |
| GREGORY FX IANNACCI 30 KEENE STREET STONEHAM, MA 02180 | | | EXAMINER LIVERSEDGE, JENNIFER L | |
| | | | ART UNIT | PAPER NUMBER |
| | | | 3692 | |
| | | | MAIL DATE | DELIVERY MODE |
| | | | 05/21/2007 | PAPER |

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | | |
|--------------------------|------------------------|----------------------|--|
| Interview Summary | Application No. | Applicant(s) | |
| | 09/932,808 | IANNACCI, GREGORY FX | |
| | Examiner | Art Unit | |
| | Jennifer Liversedge | 3692 | |

All participants (applicant, applicant's representative, PTO personnel):

(1) Jennifer Liversedge.

(3) Phillip Koenig.

(2) Gregory Fx Iannacci.

(4) ____.

Date of Interview: 15 May 2007.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.

If Yes, brief description: ____.

Claim(s) discussed: 1.

Identification of prior art discussed: Lalonde.

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.



Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Discussion focused around Lalonde and the present Application and the concept of selecting user defined benefits compared to selecting a user preferred credit card. Examiner pointed to columns 6, 9 and 10 for particularly showing where Lalonde reads on the claims as currently written in the application where the broadest reasonable interpretation is applied. Lalonde shows where a user inputs ranking of credit card usage order. Lalonde also shows where the user can override the ranking in order to take advantage of user preferences such as lower interest rates or a special promotion, etc. Applicant inquired, however, that Lalonde does not appear to show where a computer system operates as if employing a "user mentality" in which the system dynamically selects a means of processing a transaction based on a host of user defined preferences, in which the system operates dynamically and is aware and knowledgeable of offers which would maximize the user's preferences, in which the system is able to scan in real time available resources for such benefits that the user may not know are available during the transaction and then to automatically select that means of conducting the transaction in order to maximize user benefit without the user being required to continually and constantly monitor all potential available benefits available. Examiner agreed that this was not disclosed by Lalonde, and pointed out that while this is the invention disclosed in the specification, it is not captured as such in the claims. Applicant will take comments under consideration in preparing a response and examiner will further consider upon receipt.